



# Kids Curriculum

Instructor Guide - PKK-2nd Grade

## Borrow, Trade, or Gift

Students are introduced to the practices of borrowing, trading, and giving, learning the definition and examples of each term. They demonstrate their understanding of what it means to borrow, trade, and give by acting out scenarios. In an independent activity, students draw pictures of example items they could borrow, trade, or give.



Lesson Time:  
**45 minutes**



# Instructor Guide

**Standard:** Describe the practices of borrowing, trading, and giving, and give examples of each. Determine the situations in which each practice is fair and appropriate.

- Lesson PKKa: Describe the practices of borrowing, trading, and giving, and provide examples of each.

## Essential Questions

- What does it mean to borrow?
- What does it mean to lend?
- What does it mean to trade?
- What is a gift?

## Skills

- Identify examples of goods or services to borrow, trade, and give.
- Describe how to borrow, lend, trade, or give.

## Vocabulary

- Borrow – To use something that belongs to someone else, with permission, and to return the item to the person in the same or better condition.
- Trade – To exchange something with someone else and get something in return that is equal in value.
- Gift – Something you give to someone else without getting or expecting anything in return.

## Materials Needed

- Blank chart paper and markers
- Images from Teacher Printable “Borrow, Trade, & Gift,” cut out
- Tape or glue stick for teacher use
- Class set: “I Can Borrow, Trade, or Give!” from the Student Guide

## Lesson

**Connection (4 mins):** Call the children into the community space in the room. “I want to tell you a story about a time that I planted a garden. Last spring, I decided I wanted to spruce up my backyard a bit. I wanted to put in a little garden for vegetables, but first I needed to get the grass under control! However, I didn’t own a lawnmower. One day, I was chatting with my neighbor and I mentioned this, and she said I could borrow her lawnmower. I was so happy! That meant that while I should probably get my own one day, I could save some money this time. So, I borrowed her lawnmower and mowed my lawn. Then, once the grass was under control, I got to work on planting a vegetable garden. I didn’t have any vegetable seeds, but I DID have some flower seeds. Another neighbor mentioned that she wanted some flower seeds and had some extra vegetable seeds, so we traded! I planted the vegetable seeds and then I waited. A few months later, my garden was overflowing with vegetables. I bundled up some of the vegetables into two bags and then I gave them as gifts to each of my neighbors for helping me make my vegetable garden happen.”

**Teaching Point (1 min):** “Today I will teach you what it means to borrow, trade, or give.”

**Teacher Model (10 mins):**

- Divide a piece of chart paper into three rows and assign one row to each of the following: Borrow, Trade, and Gift. Leave a small index-card sized space under each heading for the “Practice Together” activity later.
- Point to “Borrow” at the top of the chart paper. “Borrowing means that we use – with permission! – something that belongs to someone else and then we return it in good condition. I borrowed my neighbor’s lawnmower. Sometimes we borrow things that we don’t use that often, and it might not make sense to spend money on one of our own. Sometimes we borrow things that we have, but they’re broken or not working. Sometimes we borrow things to try them out before we buy them. Has anyone here ever borrowed something?” Gather suggestions from the children and draw quick pictures of the items and write what they are onto the chart paper.
- Write “Trade” on the second third of the chart paper. “Trading means that we give something we have to someone, and that person gives us something back that’s the same value. I gave my neighbor some flower seeds and she gave me some vegetable seeds. Sometimes we trade things that we no longer use for something that we will use. Sometimes we trade things we don’t like that much for things we like better. Sometimes we trade a service instead of an item! Has anyone ever traded something before?” Gather suggestions from the children and quickly draw pictures or write the words on the chart paper.
- Write “Gift” on the bottom third of the chart paper. “Giving a gift means we give something to someone and we don’t expect to get anything back. It’s like a present. I gave both of my neighbors some fresh vegetables. Sometimes we give gifts for birthdays. We also give gifts to people just to be nice. Remember, giving someone a gift doesn’t mean that they have to give you something in return. Has anyone here ever given someone a gift?” Children will probably want to tell you about a gift they have received. Acknowledge it, but try to steer it back to them being the gift-givers. Quickly draw or write any suggestions you receive.

### **Practice Together (10 mins):**

- Get your cut-out images from “Borrow, Trade, & Gift” ready.
- “We’re going to work together to see if we know when borrowing, trading, or gifting is happening. You’ll get to act out some activities with your partner.”
- Hold up the image of the child baking cookies. “Valentine’s Day was coming and this boy wanted to do something nice for his elderly neighbor. He baked some delicious chocolate chip cookies, and put them in a nice container with a pretty bow. Then he delivered them to the neighbor. With your partner, quickly act this out and decide, was this a Borrow, a Trade, or a Gift?” Give the students a minute to act this out with their partners. Call them back together and ask them again which one it is. The children will say it’s a gift. Attach it in the blank space near “Gift” on the chart paper.
- Hold up the image of the child walking the dogs, and the other child walking away. “This girl had a really cute little puppy, and her best friend had a dog, too. When the girl’s family had to go out of town, her friend’s family watched her puppy. When her friend’s family went on vacation, the girl’s family watched her dog. With your partner, quickly act this out and decide, was this a Borrow, a Trade, or a Gift?” Give the students a minute to act this out with their partners. Call them back together and ask them again which one it is. “Did these girls do a Borrow, a Trade, or a Gift?” This was a trade, so attach the card near “Trade” on the chart paper.
- Hold up the image of the boy airing up a bike tire. “This boy’s tire on his bike was a bit low on air one day. He needed to fill it up, but he didn’t have an air pump. He asked his neighbor if he could use his. He took very good care of it, filled up his tire, and then returned it to the neighbor. With your partner, quickly act this out and decide, was this a Borrow, a Trade, or a Gift?” Give the students a minute to act this out with their partners. Call them back together and ask them again which one it is. “Was this a Borrow, a Trade, or a Gift?” This was a borrow, so attach it near “Borrow” on the chart paper.

### **Active Engagement/Independent Practice (15 mins):**

- This is a teacher-led activity that the students do independently. Each student will need a copy of “I Can Borrow, Trade, or Give!” from the Student Guide, and will work in their independent work spaces.
- “Look at the first box. Imagine that you are going to build a playhouse in your backyard or at the park. What is something you might need to borrow?”
- “Look at the middle box. Imagine that you are cleaning out the clothes that no longer fit you and the toys you no longer play with. What is something you could trade to a friend?”
- “Look at the last box. You are going to a birthday party. What is something that you could give as a gift?”
- Allow students time to perfect their pictures by coloring, adding labels, etc.

**Group Share/Link/Summarize Learning (5 mins):** Call the students back into the community space. Get a few examples from the children for each section of the worksheet.

**Assessment:** Gather the worksheets.

## Rubric for Assessment

Exceeds Standard	Met Standard	Approaching Standard	Did Not Yet Meet Standard
<ul style="list-style-type: none"><li>→ Student draws something real for each question that makes sense and could realistically happen.</li><li>→ Student colors their picture neatly or labels it.</li></ul>	<ul style="list-style-type: none"><li>→ Student draws something real for each question that makes sense and could realistically happen.</li></ul>	<ul style="list-style-type: none"><li>→ Student draws something real for 1 or 2 questions that makes sense and could realistically happen.</li></ul>	<ul style="list-style-type: none"><li>→ Student does not give any realistic options for the questions.</li><li>→ Student does not attempt the work.</li></ul>

## Parent Note

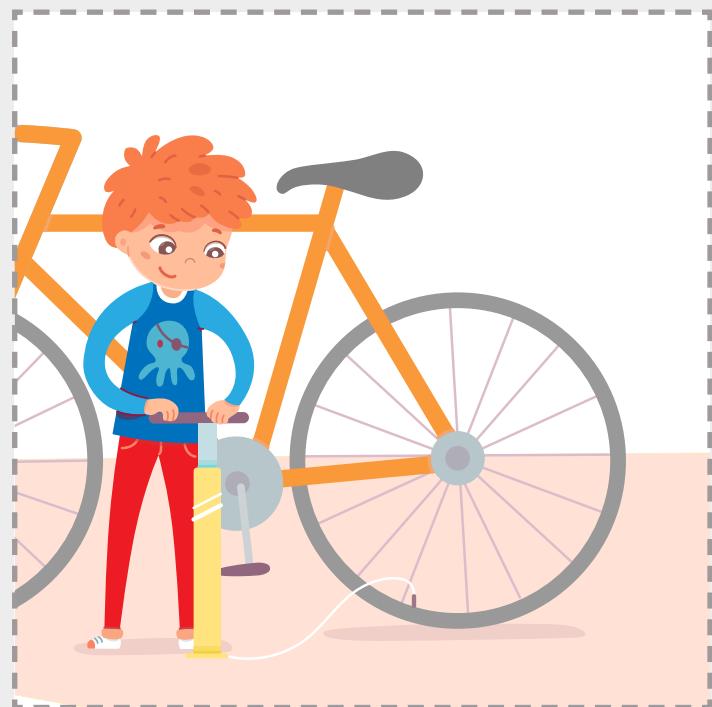
The scenario about the vegetable garden could still be used, but you can also think of your own scenario, maybe one that your child witnessed and took part in. You can choose to do the lesson in the same order, but you can also flip the Teacher Model and Practice Together sections and write directly on the teacher printable sheet with the images. The independent activity can be done as an oral activity with your child, but children can also show off their drawing skills by completing it as described.

## Teacher Printable items

- Borrow, Trade, & Gift

**This page is left blank intentionally**

## Borrow, Trade, & Gift



**This page is left blank intentionally**

# Needs and Wants

Students will learn the definitions of needs versus wants. Students work together to identify images of real-world items and practice sorting them into needs or wants. Then they work independently to draw images of needs and wants and sort them into the appropriate categories.



**Lesson Time:**  
**45 minutes**



# Instructor Guide

**Standard:** Identify the difference between needs and wants and explain that both needs and wants cost money. Model numbers from 1-10, using dollar bills.

- PKKa: Identify the difference between needs and wants.

## Essential Questions

- What things would I choose to have?
- What are some things I want?
- Which are more important, needs or wants?
- How are other people's wants the same and different from my wants?

## Skills

- Identify needs.
- Identify wants.
- Explain that different people have different wants.

## Vocabulary

- Needs – Items that we need to survive.
- Wants – Items that are fun to have but not necessary to survive.
- Choice – Making a decision between things.

## Materials Needed

- Word Wall words prepared: Needs, Wants, Choice
- Chart paper with a Venn diagram on it with the circles labeled Needs and Wants.
- Chart markers
- Needs and Wants Item Cards from the Student Guide, with cards cut out
- Glue stick
- Class set of Student Venn Diagrams from the Student Guide
- Drawing tools, such as crayons, markers, colored pencils, etc.

## Lesson

**Connection (3 mins):** Gather the children into a space in the classroom, such as a large rug. Use props, such as pictures of food, play food, puppets, or stuffies, to act out the following scenario: One time you were so hungry! You needed to buy food, so you went to the grocery store. Explain your thought process aloud, such as, “I was thinking...I’m pretty hungry, and I need to have energy to finish up my day. But oooh, this chocolate looks so yummy! I know this apple is healthy, though, and will fill up my belly better so that I have energy to get things done! But I really, really want this delicious candy! Oh no, I thought...what should I do? Should I buy what I want or what I need?” Explain that since we all need food to survive, you made a choice to buy healthy and filling food, even though you really wanted the candy. You had to decide between something that you needed and something that you wanted. There were many different options there and it’s important to understand the difference between Needs and Wants!

**Teaching Point (1 min):** “Today I will teach you that people have needs and wants. Needs are things that help us to survive, and wants are things that are not necessary but are fun to have.”

### Teacher Model (6 mins):

- Brainstorm with the children things that we need to survive. Some things that we need are food and water so that our bodies will work, shelter so that we are protected, clothing so that we can be warm, and medical treatment when our bodies don’t feel well.
- Display Word Wall cards for Needs, Wants, and Choice. Define the words, and then place them onto the Word Wall.
- Introduce the students to a Venn Diagram, and label one side with Needs and the other with Wants.
- Take one of the prepared item cards and show it to the class. Ask students, “Is this item a Need or a Want? How can you tell?”
- Sometimes an item can be both a Need and a Want. For example, shoes are a Need because they protect our feet, but choosing very fancy shoes or shoes that look a certain way can be a Want, especially if more simple or less expensive shoes are a choice. It’s ok to think about how some things can be both a Need and a Want.
- Model thinking about what the item could be. Glue the item card onto the correct side of the Venn Diagram. Discuss those items that could be thought of as a Need or a Want, like the shoes, that can go into the overlapping section in the middle.

### Practice Together (12 mins):

- Pass out the item cards to each child. Ask them to examine the picture and decide if that item is a Need or a Want. Direct students to Turn and Talk with a partner about what each other’s items could be.
- One by one, each child can come to the front and glue the item card onto the correct side. With each turn, name the item and whether it’s a Need or a Want. For example, “This is a doll and it is a Want. These are warm winter boots and they are a Need.” If children are able to articulate why and how they made their decisions, encourage them to share.

- Different people have different Needs and Wants. For items that could be either, talk about what makes it a Need or a Want to different people. For example, some students might need glasses, but others do not. Some students might want pizza for lunch, while others want a hamburger.

#### **Active Engagement/Independent Practice (18 mins):**

- Send students to their individual work spots with a copy of the Student Venn Diagram from the Student Guide. At their work spots, they can get out their coloring tools, such as crayons, markers, or colored pencils.
- Direct students to notice that their Student Venn Diagram is similar to the Venn Diagram that the class worked on together. Help students recognize which column represents Needs and which represents Wants.
- Explain that students should think of at least 3 examples of Wants and 3 examples of Needs. They can look around the classroom for inspiration (like their coats, lunch boxes, umbrellas, toys, etc.) or think about things at home.
- They will then draw the items on the correct side of the diagram.
- The teacher should circulate during the activity, asking questions about placement. “Why did you place this here? Could this also go here?”
- If a child finishes early, challenge the child to think of items that could go in the middle overlapping section.

**Group Share/Link/Summarize Learning (5 mins):** Gather the students in the community space. What were some examples of Needs that they created? What are some examples of Wants that they created? Are there any examples of items that could be both? How did they decide?

As the day moves along, find opportunities to model thinking about Needs and Wants. “At PE or recess today, listen to your body when you get thirsty. Is water a Need or a Want?”

**Assessment:** Collect student work from the Active Engagement to assess students’ progress toward meeting the standard, using the following rubric.

## Rubric for Assessment

Exceeds Standard	Met Standard	Approaching Standard	Did Not Yet Meet Standard
→ There are 4 or more examples for both the Needs and Wants categories and they are in the correct places.	→ There are 3 examples for both the Needs and Wants categories and they are in the correct places.	→ There is at least 1 example of both Needs and Wants drawn in the correct place. There may be others in the incorrect place.	→ There are no examples of Needs or Wants in the correct place.

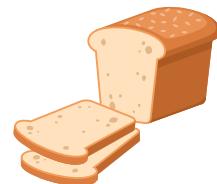
## Parent Note

This lesson can be done at home between a parent and a child, but on a smaller, more conversational scale. As the parent, you can assume the role of the teacher and use the same dialogue, but you can also act as a thinking and conversation partner to the student during group activities. You can walk with your child around your home and identify items as Needs and Wants. In addition, you can have discussions about personal items that may be Needs and Wants. As an assessment or an extension, your child might enjoy independently finding items that are Needs and Wants and then bringing them to you!

## Teacher Printable items

- Needs and Wants Item Cards: Print the sheet on the next page. Cut out each box. Give one to each child during the Active Engagement.

**This page is left blank intentionally**



**This page is left blank intentionally**

## Accounts, Savings, Budgets, & Expenses

### Pre-K to Kindergarten/PKKb

# How Can I Save?

Building on the previous lesson, students use new earnings combined with their savings to purchase items. They begin to form an understanding of how money saved can accumulate over time. They also demonstrate knowledge of more and less by practicing how to determine whether one group of bills represents “more” or “less” than another. The lesson guides students to the connection that having more money saved increases a person’s choices about spending money.



Lesson Time:  
**45** minutes



# Instructor Guide

**Standard:** Recognize how saving money can get us things we want, both big and small. Identify how we can save money.

- Identify how we can save money.

## Essential Questions

- How can I save my money?
- Where can I save my money?

## Skills

- Describe strategies that make waiting easier.
- Explain why a person would do something now or choose to do it later.
- Describe examples of things we must save for now to have later.
- Demonstrate understanding of less and more and in relation to amounts of coins or single/dollar bills.

## Vocabulary

- List as needed

## Materials Needed

- Teacher wallet, plus \$10 more in bills
- Teacher printable from previous lesson: "Visiting the Craft Store"
- Student wallets from the previous lesson, plus \$10 in bills for each child, already in the bags alongside the Savings envelopes
- Class set of "More and Less" from the Student Guide

## Lesson

**Connection (2 mins):** Call the children to the community space in the room. “In our last lesson, we took a pretend visit to the craft store and bought some art supplies. We all had \$10 in our wallets, and we used that money to buy what we wanted. What did we do with the extra money?” Students might say that they saved it, and you can support them to say that they put it into their Savings.

**Teaching Point (1 min):** “Today I will teach you that we can save money to get bigger things that we want. We can put our money into Savings.”

### Teacher Model (12 mins):

- Reveal the visual from the previous lesson, “Visiting the Craft Store.” “Do you remember that I spent \$3 on a new paintbrush, and I put the leftover money into my Savings envelope?” Count the money for the class. “I have \$7 in my Savings.”
- “I was able to take some more of the money that I’ve earned from my job, and put it into my wallet to buy more art supplies. I have \$10 more to put into my wallet.” Bring out \$10, and count it out as you put it into your wallet. “Let’s see how much I have in my wallet now, including my Savings.” Count all the money. “I have \$17.”
- “I still really want to buy a new blank canvas to start a new painting. Last time I didn’t have enough money, so I chose to save my leftover money to try and buy the blank canvas later. I can see that this blank canvas costs \$8. Let me see if I have enough now!” Count out \$8, pointing to each dot as I count off a bill. “I do! And look at all of this leftover money! What should I do with it?”
- Some students might say to buy something else. Try to lead them toward putting it into Savings, by reminding them that they were able to buy what they wanted this time because they previously put money into Savings.

### Practice Together (15 mins):

- “Now just like I have more money from doing my job, you have more money in your wallets from doing your chores.” Hand out the students’ wallets, each with \$10 more in the baggie, along with the Savings envelope from last time.
- “We are back at the craft store. Now one item that I really want in the future is an easel to put my artwork on, but it is very expensive!” Count the 12 dots below and say that it is \$12.
- “Let’s see if we can each buy an easel today. Take your money out of your baggie and out of your Savings envelope. We are going to count out \$12 of our bills, all together. Here we go!” Count to 12, and mime to the children to hold up a bill each time and then put it aside.
- Some of the children will have \$12, having chosen last time to save the \$2. Ask those children if they would like to buy the easel (if so, take up all their money) or save it (put it into their Savings envelope). Some will only have their new money, \$10. They cannot buy the easel, so they should put it into the Savings envelope. Before they return to their workspaces to begin their independent work, have a quick discussion about why some chose to spend their money, and why some chose to save it.

### **Active Engagement/Independent Practice (10 mins):**

- Students will return to their independent work spaces with a copy of “More and Less” from the Student Guide. They will be comparing pairs of clusters of dollar bills, and circling the cluster that is more. There are six pairs total.
- Before they start, say, “Some kids were doing chores to earn money. Each kid saved some money to go shopping at a store. We have learned today that the more money you save, the more choices you will have in how you spend your money, or what you can buy. Can you help me figure out which kids have saved more money?”
- For students who are not yet counting, advise them to cross off a dollar bill from each cluster one at a time, until one cluster is seen to have more. Circle that cluster.
- For early finishers and those wanting to be challenged, students can write the number next to each cluster.

**Group Share/Link/Summarize Learning (5 mins):** Gather students on the rug. Ask the students for observations they had about the activity and saving money. Use questions such as: For the kids on the worksheet who had more money, what are some ways that child might have earned that money? What choices might that child have had to make to save? How could you earn more money? How could you save it? End the lesson with a Turn and Talk, where each pair can share ideas for something they can do to wait to spend and choose to save money when they receive it as a gift or as earned income.

**Assessment:** Gather activity.



## Rubric for Assessment

Exceeds Standard	Met Standard	Approaching Standard	Did Not Yet Meet Standard
<ul style="list-style-type: none"><li>→ Student has correctly circled the larger cluster in the 3 examples.</li><li>→ Student has counted the amount in each cluster and labeled it.</li></ul>	<ul style="list-style-type: none"><li>→ Student has correctly circled the larger cluster in the 3 examples..</li></ul>	<ul style="list-style-type: none"><li>→ Student has circled the larger cluster in 1-2 examples.</li></ul>	<ul style="list-style-type: none"><li>→ Student has not circled any clusters, or they are all incorrect.</li></ul>

## Parent Note

This activity can build on the adaptation you did with your child for the previous lesson. Your little one might need some help counting out the dollar bills. Do it together as you talk about why you decided to buy the art supplies, and why you decided to save money. If your child catches on quickly, redo the scenario in different ways to see if it changes what the child's decision would be.

## Teacher Printable items

None new.

# Needs and Wants, Now and Later

Students will use a real-world item to identify needs and wants and decide if they are for now or for later.



Lesson Time:  
**40 minutes**



# Instructor Guide

**Standard:** Recognize that some needs and wants are more important than others, and that children and adults have different needs and wants.

- Lesson 1a: Some needs and wants are more important than others

## Essential Questions

- What is important for me to have right now?
- What is most important for me to have in the future? What is least important?
- What are some things I want to have right now?
- What are some things I need to have right now?

## Skills

- Recognize and choose needs and wants.
- Explain the importance of different needs and wants.
- Explain that needs and wants cost money, but needs should come first.

## Vocabulary

- Now – At this moment, and it should be handled as soon as possible.
- Later – In the future, and it can wait.

## Materials Needed

- 2 circulars from a grocery store. The first one is in its original shape. The second one has had 4 needs and 4 wants cut out of it, and both piles are ready for the lesson. The leftover portion of the second one can be recycled. One of the needs should be milk, for the Model. When choosing the other 7 items to cut out, choose some needs that you must buy now because you are out of the item, and some that you can wait to buy. Do the same for the wants. You can personalize this part and have fun with it!
- Chart paper that has been divided into quarts, 2x2. The top two quadrants are labeled “Need Now” and “Want Now”. The bottom two quadrants are labeled “Need Later” and “Want Later.”
- Glue or tape for the teacher
- Students will need glue(sticks), scissors, and a pencil

## Lesson

**Connection (5 mins):** Call children to the community space in the classroom. “We have been learning about needs and wants in our classroom. Quick! Turn to your partners and tell them something that you might need, and something that you might want.” Listen to student conversations and engage quickly with them. “I heard lots of really important needs...and also lots of really fun wants.”

**Teaching Point (1 min):** “Today I will teach you that some needs and wants are more important than others. Sometimes we need to decide which needs we need now, which can wait for later, which wants we can have now, and which we should save for later.”

### Teacher Model (4 mins):

- “The last time I went to the grocery store, I picked up this circular. It’s something that shows things the store is selling that are new or on sale, and it’s a good way to make a plan for my shopping. Let’s take a look in here and see what they have.” Hold it up so the class can see it and slowly turn the pages. “Now as I show you this, I want you to look for something that could be a need, and something that could be a want.” Then slowly turn the pages of the circular so that they can see it.
- “Before I came to school today, I went through another copy of this circular and I cut out some things that I need right now and some things that I want. It can be hard to know which needs we should have now, and which we should save for later. It’s also hard to know which wants we should choose to have now, and which we should save for later.”
- Reveal the chart paper with the four quadrants (see Materials). “This morning, I ran out of milk. I drink milk every day because it’s good for my body. I’m going to put this milk into the ‘Need Now’ section.”

### Practice Together (10 mins):

- “Can you all help me figure out if I need to buy some of these items now, and if I can wait on others?” This is where you can personalize the lesson to you and your audience! Since you placed milk in the “Need Now” section, maybe you could say that you love apples but you still have some on your counter, so you will put apples into your “Need Later” section. For your wants, you could cut out pictures of frozen yogurt and also some new dish towels. Explain that because you are waiting to buy the apples, you can treat yourself to the frozen yogurt. Explain that because the dish towels are more expensive and you still have some that work for drying dishes, you will wait to buy them until after you’ve saved more money. Have fun with the items you choose for this!

### Active Engagement/Independent Practice (15 mins):

- Release students to their independent work space with copies of the “Needs & Wants, Now & Later Quadrant” and “Needs & Wants, Now & Later Items” sheets from the Student Guide. Students should take out glue(sticks), scissors, and a pencil.

- For this activity, remind students that their Quadrant sheet looks similar to the one on the chart paper you all did together. They will cut out the boxes from their Items sheet, and decide which quadrant each should go into. While some items are clearly needs or wants, there are items that can be thought of flexibly, depending on a student's perspective.
- The teacher should circulate around the room and ask why students are sorting items in a certain way, especially for items that seem to be in surprising locations as students may have a reasonable justification for choosing that location.
- For early finishers, students can draw items in the empty boxes and sort them. Some students might also feel like some of the items provided don't apply to them; those students can draw replacements in the empty boxes.

**Group Share/Link/Summarize Learning (5 mins):** Call students back to the community area. This activity has some flexibility, in that students will have different opinions on which items are for Now and which are for Later. Ask the kids to explain their choices. This is a great time to remind students that different people have different needs.

**Assessment:** Gather the completed activity.



## Rubric for Assessment

Exceeds Standard	Met Standard	Approaching Standard	Did Not Yet Meet Standard
<ul style="list-style-type: none"><li>→ All items were correctly identified as a Need or a Want.</li><li>→ Student drew and correctly added extra items.</li><li>→ Student can explain reasoning for labeling an item as Now or Later.</li></ul>	<ul style="list-style-type: none"><li>→ All items were correctly identified as a Need or a Want.</li><li>→ Student can explain reasoning for labeling an item as Now or Later</li></ul>	<ul style="list-style-type: none"><li>→ More items than not were correctly identified as a Need or Want.</li></ul>	<ul style="list-style-type: none"><li>→ Very few items were correctly identified as a Need or a Want.</li></ul>

## Parent Note

This lesson can easily be done at home as a family. Look at a grocery store circular together, and make decisions that are best for your family. What are some things your family needs now, and what are some that can wait? Look into your fridge and pantry and see which ones are needs and which ones are wants. Do any of the needs have to be replaced right now? After taking care of the needs, is there enough left over to take care of the wants?

## Teacher Printable items

None.

# Emergency or Non-emergency?

Students will help the teacher to sort Emergency and Non-emergency items, and then will get to practice on their own.



Lesson Time:  
**40 minutes**



# Instructor Guide

**Standard:** Explain how savings help us prepare for the cost of things we need, things we want, and emergencies that might happen.

- Lesson 1a: Explain how savings can help us prepare for the cost of things we need, things we want, and emergencies that might happen.

## Essential Questions

- What are savings?
- Why would I want to save money?
- What are things I need to have and what are things I want to have?
- What things do adults need and want and have to pay for?
- What are needs, wants, or emergencies that cost a lot of money?
- What are needs, wants, or emergencies that cost a little money?
- What are things I need and want that my parents pay for?

## Skills

- Identify examples of needs and wants.
- Compare and contrast examples of needs and wants.
- Define savings and give examples of situations/things savings are needed for.
- Identify personal expenses that parents pay for.
- Explain what an emergency situation could be.
- Differentiate between things that cost a little money and things that cost a lot.

## Vocabulary

- Savings – Money that we can put away for a future need or want
- Emergency – Something unexpected that needs to be handled and paid for quickly
- Cost(s) – The price of things

## Materials Needed

- Be prepared to tell a story during the Connection about a time when you had a minor health emergency that needed extra care.
- 2 big hula hoops, or 2 pieces of string or yard long enough to make big circles on the floor

- 3 index cards: one should be labeled largely with “Emergency Costs,” one with “Non-emergency,” and one with a big question mark (?)
- Class set of “Emergency Cost or Non-emergency?” from the Student Guide.
- Student scissors and glue.
- Chart paper that has been divided into quarts, 2x2. The top two quadrants are labeled “Need Now” and “Want Now”. The bottom two quadrants are labeled “Need Later” and “Want Later.”
- Glue or tape for the teacher
- Students will need glue(sticks), scissors, and a pencil



## Lesson

**Connection (4 mins):** Gather the students in the community space in the room. Tell them a story about a time when you or a family member had a minor health emergency that needed some extra professional care. This example could be something like a cut finger that needed stitches, or maybe a bee sting to which you were allergic. The point of the story is to tell the children that accidents can happen when we least expect them. “Because I had planned ahead and had put some money away in my Savings, I was able to take care of this little emergency.”

**Teaching Point (1 min):** “Today I will teach you that Savings can help us to pay for things we need, things we want, and emergencies that can unexpectedly happen.”

### Teacher Model (5 mins):

- If students are not already in a large circle, please have them move into one. Place the two hula hoops on the floor so that they overlap, creating a large Venn Diagram. If you are using string, make two large circles that overlap. Put one “Emergency Costs” or “Non-emergency” index card in each circle, and the index card with the “?” in the middle. Get the prepared cards from “Emergency Costs or Non-emergency?” ready.
- “When I had my little emergency that I just told you about, I KNEW it was an emergency and that I needed to pay for what that emergency cost! But sometimes, it can be hard to know what is an emergency cost and what is not. Sometimes we can have an emergency where no one gets hurt, but we need to pay to fix it because it affects our lifestyle in a negative way. One example is having a car accident where the car no longer works.” Hold up the image of the car. “Even though this was a small accident, now that the car doesn’t work, there are still costs that came from this emergency. How will the driver get to work to earn money? I think fixing the car is an Emergency Cost, so I’m going to put it on the ‘Emergency’ side.”
- Hold up the image of the Ferris wheel. “I’m feeling like having some fun, so I think I’d like to go to the amusement park. That can be expensive, but I really, really want to! Is this an Emergency Cost or Non-emergency? I’m going to put it on the ‘Non-emergency’ side.”
- Hold up the image of the new bike. “Now this is a tricky one! A new bike could be just a fun thing to have. However, it could also be how someone gets to work each day. I think I need more information, so I’m going to put it in the middle where the question mark (?) is.”

### Practice Together (10 mins):

- Now that the students have seen you decide what to do with three cards, do the remaining five together. The last images are: empty candy bar wrapper (you’re out of candy and want to buy more), magazines (a fun but not necessary reading choice), leg with a cast and some crutches (an emergency cost), band-aids (a kid-friendly emergency cost), and a broken window in a house (that’s an emergency cost to keep your shelter safe and warm).

- Talk through each image. Use Turn & Talks, to give all children a chance to dig into the topic and talk about it. Some children might feel strongly that it goes on one side, and others might feel differently. The deciding factors should be: Does this affect my health right now? Does this prevent me from earning or having things I need?
- Once all of the items have been placed, say, “Thank you for helping me with this! I think we’ve done a great job figuring out what an Emergency can look like, and also what a Non-emergency can look like. However, did you know that not every Emergency costs a lot? Sometimes Emergency Costs can be small, just like how some Non-emergencies can cost a lot or cost a little. Let’s look at each of these and think about whether they cost a lot, or cost a little.” The band-aids are an Emergency that costs a little, while the leg with the cast, the car, and the broken window cost a lot. The empty candy wrapper and magazines are Non-emergencies that cost a little, while the Ferris wheel costs a lot. The bike can go either way. Some might see it as a mode of transportation some people rely on, and some might see it as a fun toy.

#### **Active Engagement/Independent Practice (15 mins):**

- “These were all Emergency Costs and Non-emergencies that adults think about. Now I want you to try it out with things kids think about.”
- Send students to their independent workspaces with the “Emergency Cost or Non-emergency?” page from the Student Guide. Students will cut out the items on the bottom of the page and glue them where they should go on the Venn Diagram.
- Before they get started, explain the backstory for each item. “Your toothbrush was worn out and your teeth need to stay healthy. You got a big cut on your finger and you need to protect the cut so your finger will get better. The toy doll is just so cute and you think it would be fun to have. The candy looks so yummy! The books are really fun fiction books about robots that you want to read at home. The apple is a healthy part of your lunch at school.”
- The toothbrush, band-aids, and apple are Emergency items. The toy doll and candy are Non-emergency items. The books could be either. Maybe they are for school, but maybe they are just for fun at home.
- Teacher should circulate and comment on the work, help students who are stuck, and encourage students to clean up their areas as they finish.
- If students finish early, they can color the items.

**Group Share/Link/Summarize Learning (5 mins):** Bring students back to the community space. Talk about which ones were easy to place, and which ones were harder. If there’s enough time, students who disagree can engage in a light-hearted debate about why they put certain items where they did.

**Assessment:** Gather the activity.

## Rubric for Assessment

Exceeds Standard	Met Standard	Approaching Standard	Did Not Yet Meet Standard
<ul style="list-style-type: none"><li>→ Items are cut out and glued into the appropriate section.</li><li>→ Items have been colored.</li><li>→ Student has orally explained his/her reasoning.</li></ul>	<ul style="list-style-type: none"><li>→ Items are cut out and glued into the appropriate areas.</li></ul>	<ul style="list-style-type: none"><li>→ 4-5 items have been cut out and glued into mostly appropriate areas.</li></ul>	<ul style="list-style-type: none"><li>→ Task not attempted.</li><li>→ No cards were placed into appropriate areas.</li></ul>

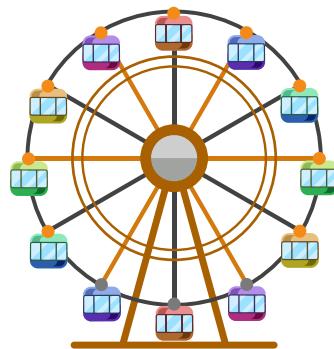
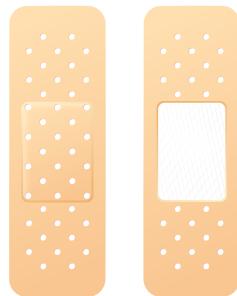
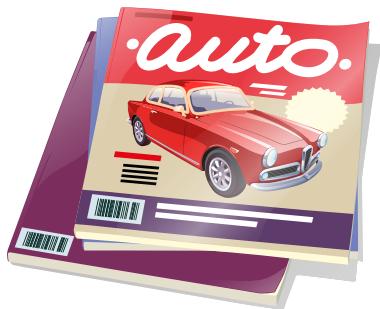
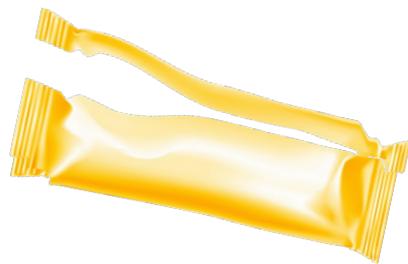
## Parent Note

You can also use hula hoops or string to explore Emergency Costs and Non-emergencies. Use the cards, or make your own using examples that your child knows. Do the Independent Activity together, and talk through the different possibilities.

### Teacher Printable items

Cut the images on the next page into cards.

**This page is left blank intentionally**



**This page is left blank intentionally**

# Understanding Risk

Students will learn about risk and identify good risks and bad risks.



Lesson Time:  
**45** minutes



# Instructor Guide

**Standard:** Describe what risk is and identify when it's present in a situation. Explain when to trade goods and services and when to give them as a gift. Give reasons for giving or donating to those in need.

- Lesson 1a: Describe what risk is and identify when it's present in a situation.

## Essential Questions

- How can I be a good borrower?
- What is a fair trade of goods and services?

## Skills

- Define risk and identify when it is present.

## Vocabulary

- Risk – The possibility that something unexpected or challenging might happen.

## Materials Needed

- “Risk Cards” from the Teacher Printables, cut out
- Class set: “Risks” from the Student Guide



## Lesson

**Connection (2 mins):** Gather the children into the community space in the room. “Has anyone here ever let a friend borrow something, and then didn’t get it back? Raise your hand if so. Did that make you want to lend something to your friend again? Nod yes or no. Has anyone here ever let a friend borrow something, and then you got it back safely? Raise your hand. Did that make you feel okay about lending to that friend again? Nod yes or no.”

**Teaching Point (1 min):** “Today I will teach you that every situation has risk. Sometimes there is good risk and sometimes there is bad risk.”

### Teacher Model (7 mins):

- Ask for a student volunteer. You and the student will then go sit in two desks next to each other and still visible to the others in the gathering space. Give the volunteer four crayons and a pencil. Use the student’s name in this next scenario instead of saying Student.
- “Student and I are both first-grade students in this class! Our teacher, who is so nice and so funny and so smart,” give the kids a silly wink, “is about to give us a little test. He/She said that we need two crayons and a pencil.” Pretend to look in your desk or supplies area and get worried! “Oh no!!! I have no supplies. Hey Student, can I please, please, please borrow two of your crayons?” Hopefully the volunteer will give two crayons to you. “Oh, thank you so much!”
- “Oh no! I don’t have a pencil either. Hey Student, can I borrow a pencil?” If the student says no because they need it, look sad and say “Okay.” If the student gives it to you, say, “This is mine now! You’ll have to find another for the test!”
- Thank the volunteer and have him/her return to the group. “There were some risky things in that skit! When I asked to borrow the crayons, Student realized he/she had some to share and gave me one. That situation didn’t feel like it had a lot of risk.” Give a thumbs up. “However, when I asked for the pencil, Student only had one pencil. What if I kept the pencil? What if I didn’t give it back in time for the test? There was risk in that situation.” Give a thumbs down.

### Practice Together (15 mins):

- “Recognizing risk can be something that we feel might be dangerous or not go well, but it’s hard to explain how we know it. We’re going to practice recognizing when a situation is risky and when it is safe. I am going to divide you into groups and give you a picture. I want your group to look at the picture, and decide if the risk is high, or if it’s low. Talk about what you would do.” Divide the kids into six groups. Give them each one of the “Risk Cards” from the teacher printable sheets.
- Let the groups look at the card for a few moments. Circulate around the groups and see if they have any questions about the cards. The cards show:
  - 1. Image of kids standing on the edge of a swimming pool holding their towels and looking up at big dark storm clouds.
  - 2. Image of toys all over a living room floor, with an adult about to walk through looking at her phone instead of where she’s walking.

- 3. Image of a toddler trying to climb up a bookshelf to reach a toy.
- 4. Image of two kids both looking longingly at the last single cookie on a plate and both reaching for it.
- 5. Image of a spilled glass of water and a kid looking at it with a worried face but walking away.
- 6. Image of a bigger kid waiting at a crosswalk with a younger child. Bigger kid has her arm in front of the younger kid and is pointing at the “Don’t Walk” sign.
- As they talk, encourage them to identify what the risk is. If it’s a big risk, or a bad risk, how can they make it better, or safer?
- Gather the groups back together, and then let each one show their card to everyone else and explain their reasoning. Each card can be read in different ways, as long as they are all recognizing the risk that is being portrayed, and have an idea on how to minimize the risk.
- “When we look at these situations, we can notice when things are risky, and when they aren’t. We can do the same thing when we’re trying to decide to lend things to people. Is it risky, like a bad or unsafe risk that we won’t get our item back or it will get damaged, or does it feel safe to lend that item and expect to get it back in good condition?”

**Active Engagement/Independent Practice (15 mins):**

- Students will return to their independent workspaces with a copy of “Risks” from the Student Guide.
- For the first part of the activity, students will listen to you describe a situation. “Two kids have asked if they can borrow your bike. The boy on the left doesn’t have a bike because he left his in his driveway instead of putting it away in the garage and it was damaged by a car that was pulling out. The girl on the right has never had a bike, but is saving up her chore money to buy one and practices on her cousin’s bike so she knows how to ride. Who would you lend your bike to? Which one has the lowest risk?”
- In the second half of the activity, students will look at each of the four situations and identify the two that are bad risks. They can put an X over them.
- If students finish early, they can draw solutions to the risky situations.

**Group Share/Link/Summarize Learning (5 mins):** Gather students into the community space again. In groups, let students talk through the scenario with the bike lending. Who did they lend to? Why?

**Assessment:** Gather the worksheets.

## Rubric for Assessment

Exceeds Standard	Met Standard	Approaching Standard	Did Not Yet Meet Standard
<ul style="list-style-type: none"><li>→ Student correctly identifies which child to lend the bike to (the girl).</li><li>→ Student identifies and Xes 2 risks.</li><li>→ Student draws 1 or more solutions to the risks.</li></ul>	<ul style="list-style-type: none"><li>→ Student correctly identifies which child to lend the bike to (the girl).</li><li>→ Student identifies and Xes 2 risks.</li></ul>	<ul style="list-style-type: none"><li>→ Student either correctly identifies which child to lend the bike (the girl),</li></ul> <p>Or,</p> <ul style="list-style-type: none"><li>→ Student identifies and Xes 1 or 2 risks.</li></ul>	<ul style="list-style-type: none"><li>→ Student does not attempt work.</li></ul>

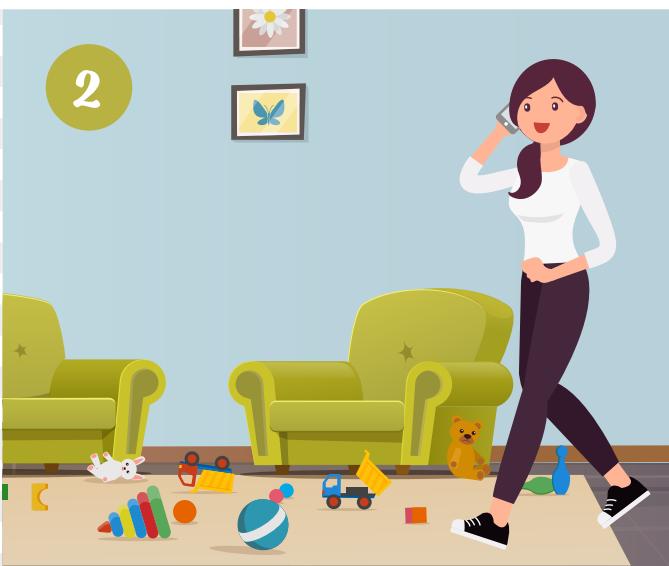
## Parent Note

Pretending to be a student with your child for the Model portion of this lesson could be pretty fun! Once you're done, look at all the risk cards together and talk about what you see. If your child is feeling confident, give the child a card and let him/her try it on his/her own. Children also can complete the assessment on their own. Looking for real-life examples? Take a walk through your house and see if you can identify any risks and come up with solutions together.

## Teacher Printable items

Risk Cards

**This page is left blank intentionally**



**This page is left blank intentionally**

# IOU

This lesson teaches students about responsible borrowing and fair trading. To illustrate the concepts, students practice lending and borrowing personal items with each other, writing fair terms upon which they can agree for each transaction. In independent learning, students review given trade situations and write about whether the trades are fair or unfair.



Lesson Time:  
**45** minutes



# Instructor Guide

**Standard:** Identify how to borrow responsibly and trade fairly. Explain the importance of recognizing the needs and wants of others when giving and trading.

- Lesson 2a: Identify how to borrow responsibly and trade fairly.

## Essential Questions

- What are the consequences for not returning what we borrow?
- How can we make a fair trade?

## Skills

- Identify how to borrow responsibly.
- Describe how to trade fairly.

## Vocabulary

- Fair – Equal.
- Unfair – Not equal.
- Trade – To swap items or services.
- Borrower – Someone who uses something and then returns it.
- Lender – Someone who lets someone borrow something and expects it back later.

## Materials Needed

- An index card for each child, plus a couple for the lesson
- Class set: “Fair Trade” from the Student Guide

# Lesson

**Connection (2 mins):** Gather the children into the community space in the room. Write the letters “IOU” on a whiteboard. “I’ve written a special code on the board, and I’m wondering if anyone can tell me what it says?” You can give the kids some time to answer you. Some may know, and some may not! “Say the letters with me, I, O, U. We know those are letters, but think of them as words. I, Owe, You. When we borrow something from someone, sometimes we write it down as a reminder. This can be called an IOU! We’ll be playing a fun game with IOUs later today.

**Teaching Point (1 min):** “Today I will teach you that we can borrow things responsibly and trade things fairly.”

## Teacher Model (3 mins):

- “When we really want a new book to read, we have some choices on what we can do to get the book. I can go to a bookstore and buy a book. We can go to our school or public library and borrow a book. I can do a book trade with a friend.”
- “When I buy a book, I use money to pay the price of the book, and then I get to keep it. It’s my book.”
- “If I go to the library to get a book, that means that I can keep it for a little bit, but I have to return it by an agreed-upon date. At the public library, you will get a little printout that has the names of the books on it and when they are due to be returned. That is the IOU that the library gives you. Does anyone know what happens if you don’t return a book on time or if the book is damaged?” See if any of the students know. “I have to pay a fine, or, if the book is too damaged to fix, I have to pay for the whole book. I have to pay a penalty for being a bad borrower.”
- “I can also trade books with a friend. I can show some books I’m done with to a friend, and she can do the same. We can agree on how many books each of us will give the other. If we both agree on the terms of the trade, it’s a fair trade. Whatever books I get in the trade become my books, and the books I give her become hers. We don’t have to return the books to each other.”

## Practice Together (14 mins):

- Ask the students to get three things from their desks or backpacks that they are comfortable lending to another student for the rest of the lesson. Emphasize that things like pencils, erasers, markers, crayons, scissors, etc. would work best. These are things that all of the students have. Avoid personal items like water bottles or snacks, or flashy fun items like toys, games, etc. Once they have the items, have them come back to their spots on the rug for instructions.
- Students will work with their partners at a desk space after they’ve heard the instructions. In each partnership, assign one student as Partner 1 and one student as Partner 2. Give each child an index card.
- Tell Partner 1 they will choose one of Partner 2’s three items and ask if they can borrow it. The partners should discuss borrowing terms on which they both agree. The amount of time should be until the end of the activity and before the Group Share. The fine if they don’t return the item should be something nonmonetary, like replacing the items with their own item, wiping off the partner’s desk, or something silly like 10 jumping jacks. Once they agree on the terms, Partner 1 will write on the index card, “IOU

<agreed upon fine> if I do not return your <item> by the end of the lesson. Lender: <Partner 2's name>, Borrower: <Partner 1's name>.”

- Repeat with Partner 2 taking on the role of the Borrower and Partner 1 taking on the role of the Lender.
- Students can move to a desk spot in the room for this transaction, so that they have access to a writing tool and a surface to write on. The Lender should hold onto the IOU for the item that was lent.
- Once all students have completed this, they should put away their unchosen items and return to the rug with their chosen items.
- “You are all Borrowers now! Take care of the item you are borrowing, and we will check in again later. You are also all Lenders! Try not to worry about the item you have lent, I’m sure it’s in good hands.”
- There will be an opportunity later for the items to be swapped again.

#### **Active Engagement/Independent Practice (15 mins):**

- Students will return to their independent workspaces to think on their own about trading fairly. They will take their borrowed items with them, as well as a copy of “Fair Trade” from the Student Guide.
- In this activity, students will be presented with different trades and asked to write about whether they are fair or unfair.

**Group Share/Link/Summarize Learning (5 mins):** Instruct students to meet up with their partners to return the items they borrowed. Each pair should look at the IOU as they return it and see if they did what they promised. While everyone should be able to return it, there’s always the possibility that someone lost the item or “misplaced” it to see what happens. Keep it light-hearted and fun and encourage the students to follow through on paying their fines! Once the transactions are over, return to the rug to debrief the activity.

**Assessment:** Gather the independent activity.



## Rubric for Assessment

Exceeds Standard	Met Standard	Approaching Standard	Did Not Yet Meet Standard
<ul style="list-style-type: none"><li>→ Student was able to correctly identify whether or not a trade was fair in each example.</li><li>→ In #2, student was able to offer a solution.</li></ul>	<ul style="list-style-type: none"><li>→ Student was able to correctly identify whether or not a trade was fair in each example.</li></ul>	<ul style="list-style-type: none"><li>→ Student was able to correctly identify whether or not a trade was fair in one or two examples.</li></ul>	<ul style="list-style-type: none"><li>→ Student was not able to identify any fair or unfair trades.</li><li>→ Student did not attempt assignment.</li></ul>

## Parent Note

Begin with the example about the library books to set the tone for the lesson. Then you can have fun with this! Find items in your home that you and your child can borrow from each other or from other family members and write out IOUs. Start with smaller items and smaller amounts of time, but work up to bigger ones with longer times.

## Teacher Printable items

None.

# Lifestyles

Students learn that people live different lifestyles when they're adults, and that adults can create lifestyles for themselves. The lesson guides students to begin thinking about what they would like their own lifestyles to be when they grow up. Students begin to visualize their future lives and make plans for living the lifestyles they imagine.



**Lesson Time:**  
**45 minutes**



# Instructor Guide

**Standard:** Identify different lifestyles and recognize that setting goals can help people plan for the future and make lifestyle choices.

- Lesson 2a: Identify different lifestyles.

## Essential Questions

- What kind of lifestyle do I want?
- How do I think about money? What does it mean to me?
- What goals are most important to me?
- What goals are least important to me?

## Skills

- Imagine and describe a desired lifestyle.
- Understand different attitudes toward money.
- Rank the importance of certain goals.

## Vocabulary

- Lifestyle – The way that we choose to live.

## Materials Needed

- Chart paper with the following sentence starters listed:
  - “My job...”
  - “My family...”
  - “My home...”
  - “My free time...”
  - “Extra special things...”
- Chart marker
- Magazines, newspapers, catalogs, etc., that can be cut up and that are appropriate for children. At least one per child. Talk to your school librarian about expired copies of printed materials.
- Class set of scissors for use during the Model
- Blank sheet of construction paper
- Class set of “Lifestyles” page from Student Guide
- Pencils
- Glue

# Lesson

**Connection (5 mins):** Call the students to the community space and have them sit in a large circle. “Think of a realistic book you’ve read lately, or a movie you’ve seen, and picture the main character. Picture what kind of home the character lives in. Picture who is in that character’s family. Think about what the family does together when they have free time. What other details can you picture about this character? Once you have a clear image in your head, give me a thumbs up.” When everyone has a thumbs up, say: “Now turn to your partner and tell them about this character.” Allow the students a moment to chat. “What you just described is your character’s lifestyle. A lifestyle is the way that we choose to live.”

**Teaching Point (1 min):** “Today I will teach you that by imagining how we want to live, we are creating a lifestyle for ourselves.”

## Teacher Model (9 mins):

- You will be teaching the children how to design a lifestyle for themselves by modeling your own in a way that feels appropriate. It’s important to include some things that feel fun and special, but also keep it realistic and relatable.
- “When I was in school, I started to think about what I wanted my life to be like when I was an adult and I made a plan on how to achieve it. I worked hard, and now I am able to have a lifestyle that matches the plan I made when I was younger.”
- Explain, “Here are some things that describe my lifestyle now, that I planned for when I was younger.” Reveal chart paper with handwritten sentence starters:

- “My job...”
- “My family...”
- “My home...”
- “My free time...”
- “Extra special things...”
- Go through each sentence starter and fill it in. Remember, keep it reasonable yet fun. There are no correct or incorrect answers. For the last one, think of a yearly family vacation or something you splurge on that feels like a special treat.

## Practice Together (15 mins):

- “We are going to start thinking of what we want our lifestyle to be when we are adults. I am going to give each of you a magazine and a pair of scissors, and there will be extra magazines in the middle. I want you to find things to cut out that can represent the same things that I told you about. What kind of family do you want? What kind of home do you want? What kind of job do you want? What kind of hobbies will you have for your free time? What is a special treat you might want to save for one day? It’s okay if you don’t know what that is yet! Think of something that is interesting to you now, and maybe it will also be interesting to you one day.”

- Allow the students to start flipping through magazines, looking for images to represent these things and cut them out. Encourage conversations between students to compare what they're finding. During their search, ask students to Turn and Talk with students near them about what they are cutting out and why. Check in with students about what they're choosing and cutting out. If they seem distracted, suggest that they put the magazine in the middle of the circle and choose another.
- This might get a little messy and that's okay! By keeping the kids together and on the floor, they can chat and share images with each other. Placing the recycling can in the center of the circle will help remind students to put scraps there.
- When it seems like most students have gathered the items they need, you can start sending them to their independent work spaces for the activity. Students who are still searching can take a magazine and pair of scissors with them.

#### **Active Engagement/Independent Practice (10 mins):**

- At their independent work spaces, students will glue their items onto the blank piece of construction paper and label them. If a student hasn't found an item to cut out, they can draw it in.
- They will fill in the worksheet, "Lifestyles," from the Student Guide.

**Group Share/Link/Summarize Learning (5 mins):** Students will return to the community space and can sit in groups of 3-4 and take turns sharing some of the items they chose. Let the students know that you will start to plan for this grown-up lifestyle in the next lesson.

**Assessment:** Gather students' work for assessment, but be prepared to hand it back for the next lesson, as this is a multi-lesson project.



## Rubric for Assessment

Exceeds Standard	Met Standard	Approaching Standard	Did Not Yet Meet Standard
<ul style="list-style-type: none"><li>→ Student selected a realistic item for each sentence starter, with multiple free time items.</li><li>→ They glued them down and labeled them appropriately.</li><li>→ They filled in the sentences.</li></ul>	<ul style="list-style-type: none"><li>→ Student selected a realistic item for each sentence starter.</li><li>→ They glued them down and labeled them appropriately.</li><li>→ They filled in the sentences.</li></ul>	<ul style="list-style-type: none"><li>→ Student selected an item for each sentence starter, with most being realistic.</li><li>→ They glued them down and labeled them appropriately.</li><li>→ They filled in most of the sentences.</li></ul>	<ul style="list-style-type: none"><li>→ Student selected two or fewer items for the sentence starters.</li><li>→ Student filled in two or fewer sentence starters.</li></ul>

## Parent Note

Talking about your lifestyle with your children can feel like a sensitive topic, but it's helpful for them to realize early on that they will need to work for the things they want. Using the materials in the lesson, talk about your own lifestyle that you have now. Kids enjoy hearing about adults when they were little, so share a bit about what you thought adult life would be like when you were your child's age. Point out some things that are special about your lifestyle and that might have required a little more work to get. Encourage your child to dream about his/her own lifestyle, and then fill out the activity together.

## Teacher Printable items

None.